

**Information to identify the case:**

Debtor 1	<u>Dana Marie Lisowski</u>	Social Security number or ITIN	xxx-xx-1330
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-16217-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dana Marie Lisowski

6/30/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dana Marie Lisowski  
 Debtor

Case No. 17-16217-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db	+Dana Marie Lisowski, 257 Levinberg Lane, Wayne, NJ 07470-4080
cr	+Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
516732583	+Capl/lt, Po Box 30253, Salt Lake City, UT 84130-0253
516732590	+KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516732592	+Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251, Coral Gables, FL 33146-1837
516732594	+Mb Fin Svcs, 36455 Corporate Dr, Farmington Hills, MI 48331-3552
516732595	+Mb Fin Svcs, 2050 Roanoke Rd, Westlake, TX 76262-9616
516732596	+Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
516732598	+Tenaglia & Hunt, P.A., 395 West Passaic Street, #205, Rochelle Park, NJ 07662-3016
516732601	+Toyota Motor Credit Co, See Branch Listings, Brea, CA 92621
516732602	+United Collection Bureau, 5620 Southwyck Blvd, Ste. 206, Toledo, OH 43614-1501
516732603	+Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 30 2017 22:42:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 30 2017 22:42:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Jun 30 2017 22:23:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516732582	+EDI: TSYS2.COM Jun 30 2017 22:23:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516732584	EDI: RMSC.COM Jun 30 2017 22:23:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
516732585	+EDI: CHASE.COM Jun 30 2017 22:23:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516732586	+EDI: CITICORP.COM Jun 30 2017 22:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516732587	+EDI: DISCOVER.COM Jun 30 2017 22:23:00 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316
516732588	+EDI: DISCOVERSL.COM Jun 30 2017 22:23:00 Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
516732588	+E-mail/Text: DSLBKYP@discover.com Jun 30 2017 22:42:35 Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
516732589	EDI: TSYS2.COM Jun 30 2017 22:23:00 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516732591	+EDI: CBSKOHLS.COM Jun 30 2017 22:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516732593	E-mail/Text: camanagement@mtb.com Jun 30 2017 22:41:56 M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
516732597	+EDI: RMSC.COM Jun 30 2017 22:23:00 Synch/walmart Dc, PO Box 965024, Orlando, FL 32896-5024
516734831	+EDI: RMSC.COM Jun 30 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516732600	EDI: TFSR.COM Jun 30 2017 22:23:00 Toyota Motor Credit, 12735 Morris Road Ext #, Alpharetta, GA 30004
516732599	+EDI: CITICORP.COM Jun 30 2017 22:23:00 Thd/cbna, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jun 30, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Christopher J. Balala on behalf of Debtor Dana Marie Lisowski cbalala@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5